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PTO/SB/21 (03-03)

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<b>TRANSMITTAL FORM</b> <i>(to be used for all correspondence after initial filing)</i>	Application Number	09/639,014
	Filing Date	August 15, 2000
	First Named Inventor	Gallagher, Paul
	Art Unit	to be assigned
	Examiner Name	to be assigned
Total Number of Pages in This Submission	Attorney Docket Number	7887-005900US

ENCLOSURES (Check all that apply)		
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Signature	<i>Gerald T. Gray</i>
Date	April 22, 2003

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TOWNSEND and TOWNSEND and CREW LLP

By: Amor tkamuna

PATENT  
Attorney Docket No.: 017887-005900US

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**GROUP 3600**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Gallagher *et al.*

Application No.: 09/639,014

Filed: August 15, 2000

For: SYSTEMS AND METHODS FOR  
IMPLEMENTING PERSON-TO-  
PERSON MONEY EXCHANGE

Examiner: to be assigned

Art Unit: to be assigned

SUPPLEMENTAL INFORMATION  
DISCLOSURE STATEMENT UNDER 37  
CFR §1.97 and §1.98

Commissioner for Patents  
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Sir:

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

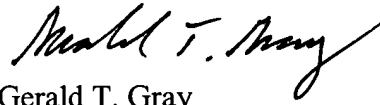
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Respectfully submitted,



Gerald T. Gray  
Reg. No. 41,797

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